

DOE FAMILY

The Cheat Sheet:
Various tools and insights to help you make
the most of your clients' reports.

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"Knowing yourself is the beginning of all wisdom."

—Aristotle

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COREnology

“It’s not hard to make decisions when you know what your values are.” - Roy Disney

At COREnology we believe that the best, most impactful financial plans begin with an understanding of who you ARE, what you VALUE, and what you BELIEVE. That’s why we think it’s so important to get to know you, your intentions and desires for your wealth, as well as the impact you want to make in your life and the lives of those around you. We truly believe that when purpose drives planning, it creates a level of direction and clarity that makes so many areas of your life better.

■ At a glance this report shows:

COREvalues™

This section is designed to help you understand what values drive you, your significant other and your family.

COREculture™

This section is designed to be a benchmark to see how you and your family are aligned within the four pillars of culture. We hope you that this annually to see how you are changing.

COREviews™

This section is designed to reveal your views on wealth, and open the door for family dialog.

COREpriorities™

The section reveals personal obstacles to productive wealth management with recommendations for overcoming the obstacles.

COREobstacles™

This section is designed to give you guidance for what you can focus on for the upcoming year.

COREvalues™

As you discuss a client's core values, focus on their origin stories + value types

Things to consider

1. Your core values guide your actions When your actions align with your values, you experience a deeper sense of satisfaction, confidence, and innerpeace. Your values act as a “to be” list—defining who you are and how you orient your conscience. They alsohelp you focus on what’s truly important, protecting you from distractions and the “tyranny of the urgent.”

2. Your core values provide stability In moments of uncertainty or challenge, your values serve as a compass, helping you make thoughtful, consistent decisions. By acting from a values-driven mindset, you can reduce inner conflict and approach life with greater confidence and clarity.

3. Your core values strengthen relationships Sharing and understanding values within your family fosters deeper connections. Learning about each other’s personal stories and beliefs can build mutual respect, empathy, and a stronger foundation for your legacy.

4. The 3 different types of core values Values can be **aspirational**, acting as ideals that motivate you to become your best self. They can be **innate**, an integral part of the character or personality you were born with. They can also be **experiential**, inspired by the most meaningful and impactful moments of your life.

REPORT DEFINITIONS

COREvalues™ While we can probably identify dozens of different values that help inform and influence our life, the truth is that we usually have a few that are central to each of us. These are our core values—those things we hold most dear and consider most important. Core values are the ideals we esteem, strive for, and cherish. They inform what we do and why we do it—and they drive us to action. In a real sense, they represent our lifestyle priorities.

Value Quadrants The different values we have generally fall into four general types, or quadrants: Artistic, Inspired, Productive, and Ethical.



COREstyles™ Your COREstyle™ is the combination of your top two quadrants. For example, if your core values fall primarily in the Artistic Quadrant and second in the Inspired Quadrant, then your COREstyle™ is a blend of Artistic and Inspired, which we call a Trailblazer. Knowing your COREstyle™ can be valuable to understand more about yourself, your driving questions in life, and things that you should be careful about when it comes to the potential over-expression of your values.

You can read more about COREstyles™ and value quadrants in the appendix.

COREvalues™

For each person, ask about the “why” behind their values

Note the quadrant their value lands in*

John Doe: Your Top Core Values

	Value	Description	Quadrant
	Knowledge	Learning from experience and education, which creates self-awareness empowering one to practice and understand things	Productive
	Strength	Endurance of one’s spirit through trials, inner fortitude to overcome obstacles and progress towards goals	Productive
	Determination	Striving for something despite challenges, persisting in efforts towards a goal in the face of difficulties	Productive
	Connection	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Artistic
	Courage	Doing something that’s difficult or dangerous, choosing to proceed in the face of obstacles or potential suffering or loss	Inspired

* more info in appendix

John's
 Quadrant Blend
 Productive/Inspired

Note their COREstyle™

=

John's
 CoreStyle™
 Driver

Quadrant Blend: Productive and Inspired

The Driver’s driving question: What is optimal and what is right?

Highlight the questions behind their top values

The Driver’s Key Word: Enterprising

Others may see a Driver: Motivated, productive, results-oriented, disciplined, principled, fair, accountable, dependable






Driver’s Quadrant Blend Description: Resolute in both what they do and what they see as right, drivers are steadfast and focused on what is in front of them


A Driver may struggle with: Embracing new and different experiences, turning thoughts and ideas into action

A Driver’s Key want: To measure and refine the moment

COREvalues™

Jane Doe: Your Top Core Values

Value	Description	Quadrant
 Connection	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Artistic
 Courage	Doing something that's difficult or dangerous, choosing to proceed in the face of obstacles or potential suffering or loss	Inspired
 Wisdom	Using knowledge and experience to make good decisions and judgments	Inspired
 Generosity	Giving of your time, efforts, or resources without receiving back as in a trade, lessening of yourself for the benefit of others	Inspired
 Optimism	Hopefulness and positive expectancy about the future events and endeavors	Artistic


Jane's
 Quadrant Blend
 Inspired/Artistic

=


Jane's
 CoreStyle™
 Cultivator

Quadrant Blend: Inspired and Artistic (Double Dynamism)

The Cultivator's driving question: What is ideal and what is engaging?

The Cultivator's Key Word: Ethereal

Others may see a Cultivator: Idealists, noble, intentional, courageous, creative, expressive, outside the box thinkers, observant






Cultivator's Quadrant Blend Description: Dynamic and driven by what they think is ideal and what they see as engaging


A Cultivator may struggle with: Coming to resolution on matters, determining what they think is right and taking action

A Cultivator's Key want: To refine and enjoy the moment

COREvalues™

Jessica Doe: Your Top Core Values

	Connection	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Artistic
	Creativity	A perspective of openness to new approaches and their application in inventing and making new ideas or things	Artistic
	Experience	First-hand interaction with a subject, and valuing the accumulation of this experience over years	Artistic
	Wisdom	Using knowledge and experience to make good decisions and judgments	Inspired
	Optimism	Hopefulness and positive expectancy about the future events and endeavors	Artistic


Jessica's
 Quadrant Blend
 Artistic/Inspired

=


Jessica's
 CoreStyle™
 Trailblazer

Quadrant Blend: Artistic and Inspired

The Trailblazer's driving question: What is engaging and what is ideal?

The Trailblazer's Key Word: Engagement

Others may see a Trailblazer: Creative, expressive, outside the box thinkers, observant, idealists, noble, intentional, courageous






Trailblazer's Quadrant Blend Description: Dynamic in both how they see the World and engage with it while pressing towards the ideal

A Trailblazer may struggle with: Accomplishing unengaging tasks, determining the right thing to do, moving from idea to action

A Trailblazer's Key want: To enjoy and refine the moment

COREvalues™

Jason Doe: Your Top Core Values

Value	Description	Quadrant
 Loyalty	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Ethical
 Responsibility	A perspective of openness to new approaches and their application in inventing and making new ideas or things	Ethical
 Justice	First-hand interaction with a subject, and valuing the accumulation of this experience over years	Ethical
 Courage	Using knowledge and experience to make good decisions and judgments	Inspired
 Respect	Hopefulness and positive expectancy about the future events and endeavors	


Jason's
 Quadrant Blend
 Ethical/Inspired

=


Jason's
 CoreStyle™
 Benefactor

Quadrant Blend: Ethical and Inspired

The Benefactor's driving question: What is right and what is ideal?

The Benefactor's Key Word: Ethos

Others may see a Benefactor: Principled, fair, accountable, dependable, idealists, noble, intentional, courageous

Benefactor's Quadrant Blend Description: Resolute and driven by what they think is right and what they see as ideal

A Benefactor may struggle with: Embracing new things, initiating new courses of action, or originating something different.

A Benefactor's Key want: To define and refine the moment

COREvalues™

These shared family values come from the commonality of each member's *top 10* individual COREvalues.

■ Doe Family: Your Top Five Shared Core Values

Value	Description	Quadrant
 Connection	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Artistic
 Courage	Using knowledge and experience to make good decisions and judgments	Inspired
 Knowledge	Learning from experience and education, which creates self-awareness empowering one to practice and understand things	Productive
 Wisdom	Using knowledge and experience to make good decisions and judgments	Inspired
 Loyalty	Relating to others on a deeper level where lasting bonds are made and meaningful community is created	Ethical

■ Learning About COREstyles™

On the next page, you'll see your COREstyle™ report. As mentioned above, each value can be generally categorized into one of four quadrants: Artistic, Inspired, Productive, and Ethical. Most people's top COREvalues™ tend to have a high concentration of values from one or two of these quadrants.

Within each of the quadrants are three COREstyles™. Your COREstyle™ is a reflection of the concentration of the COREvalues™ you have from any given quadrant. For example, if your core values fall primarily in the Artistic Quadrant and second in the Inspired Quadrant, then your COREstyle™ is a blend of Artistic and Inspired, which we call a Trailblazer. (See the visual on the next page for context.)

Your COREstyle™ isn't an absolute truth about you as a person. It's simply a tool to help you understand more about yourself, how your COREvalues™ may shape your view of the world, and things that you should be careful about when it comes to the potential over-expression of your values. You can learn more about COREstyles™ in the appendix of this report.

COREvalues™

Note both the unity + diversity of everyone's COREstyles*.

Doe Family

Each family member's COREstyle™ is represented in this heatmap



See more information in Appendix

* more info in appendix

aka: How to utilize COREvalues

Core Values: How Can You Take Action?

The more you choose to live in your core values, the more they will impact you. Below are some activities you can do to begin putting your core values into practice in your day-to-day life. You can do one, or all of the activities. You can do them over a period of time, or you can schedule a family event and do them all at once.

As you increase purposeful communication around your core values, you'll continue to see added benefit as an individual, and as a family.

Find Your Core Values' Origin Stories

Spend time reviewing your core values, then consider why each value matters to you, and at what point in your life each value gained its importance. In other words, try to identify the origin story of each of your values. Most people can trace their core values back to meaningful experiences where a valuable lesson was learned or reinforced, or individuals who left a lasting impact on their lives.

Share Your Values

Few things are more bonding than hearing the origin story of someone else's core values. Spend some time exchanging the discoveries you made about yourself, and the origin stories of your own values, with your loved ones. (You can also use this opportunity to reinforce the values of your loved ones by sharing your memories and past experiences with them that illustrate the importance and significance of their values.)

Complementary vs. Similarities

Look at the heatmap and identify ways members of your family are similar or different. Then discuss how your differences can complement each other. You can learn more about this in the Appendix of this report.

Set Family Goals

Consider setting family goals that align with your values. You can use the "Resourcing What You Value" pages in the Appendix of this report for inspiration.

Integrate Core Values Into Your Everyday Language

As your core values become part of the way you talk about each other, you'll see a big shift in behaviors and relationships. Here are a few ways to implement this with your loved ones:

1. Few things will have a bigger impact on your relationship with your loved ones than your ability to acknowledge them for living into their core values. Watch for those moments, and call them out. You'll notice they happen more and more frequently.
2. Use core values as a guide to navigate conflict or tough conversations. Is a core value being violated? Is a core value not being lived into? Dissonance within a relationship is a sign of a core value issue.
3. Use hypothetical scenarios to shape character. "What would someone with [CORE VALUE] do in a situation like this?" This can help you and your loved ones develop a game plan for when life throws them a challenging circumstance.

COREculture™

■ Culture: Why it's Important?

This report is designed to give you and your family a benchmark for where you are today in relation to the four pillars of culture: Communication, Cohesion, Identity, and Impact. It will also provide you with ideas to improve in the future.

Culture, at its essence, is the understood beliefs, behaviors, attitudes, and actions of a specific group of connected people. As Daniel Coyle describes it in his book, *The Culture Code*, "Culture is a set of living **relationships working toward a shared goal. It's not something you are. It's something you do.**" Culture exists not only within formal organizations, but also within families, communities, and nations.

When it comes to how you interact with any culture, you have two essential choices: affect it, or be affected by it. If you can foster a positive, healthy, and vibrant culture around you, you can magnify the purpose expressed in your core values. If you cannot, then you will end up swimming upstream and spending much of your energy fighting the current, rather than making forward progress in your battle for meaningful change.

Wealth, in all its forms, is most effectively and powerfully transferred from one generation to the next by families who engage in meaningful communication, are cohesive and connected, have a clear sense of identity and purpose, and are intentional about the impact they want to have in the world.

■ Culture: How Can You Take Action?

Your Family Culture Scores are not meant to be interpreted like a report card. This is a benchmark report — a snapshot in time to help you understand where your strengths are and where you might want to invest in the future.

Culture assessments are not a new idea. Corporations regularly do this type of activity to help identify that they are aligned as a team, that all voices are being heard and valued, and to understand where they might need to dedicate more resources and training. This report gives your family valuable information to do the same thing.

As you review your report as a couple or family, we recommend asking yourselves these questions:

1. Where is our greatest strength? (Spend time as a family celebrating the strength.)
2. Where do we need to focus energy and resources for the next year or so?

There may be a temptation to finger-point or blame someone for a lower score. Instead, we recommend you get curious about what you can do to improve your scores as you go forward.

Once you identify which pillar of culture you'd like to invest in, visit that page in the report and review the recommendations at the bottom of the page. Then, set some realistic goals together as a family.

Be sure to take the COREculture™ assessment again next year so you can celebrate the improvements you make.

Culture is where COREvalues live!

Remember, these scores are not a report card grade, but a temperature gauge

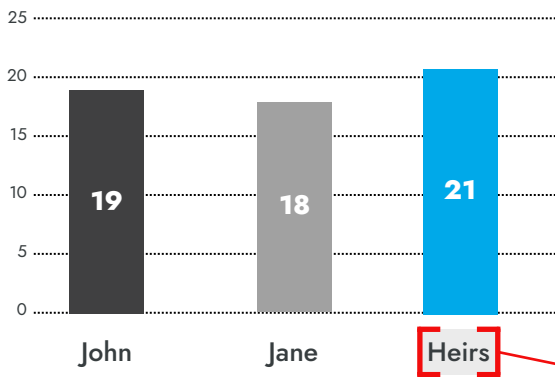
COREculture™

■ Doe Family Culture Scores

High scores represent areas where you are excelling, and lower scores represent areas you should consider investing in. Scores can range from a high of 25 to a low of 5. Scores are not intended for comparison to others but rather to help you spot potential areas of focus which can be tracked and measured over time.

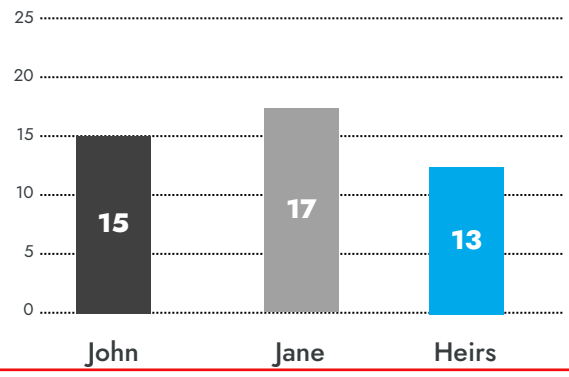
1 Communication

Families with the best culture regularly engage in healthy communication, effectively deal with conflict, and allow family members to express themselves.



3 Identity

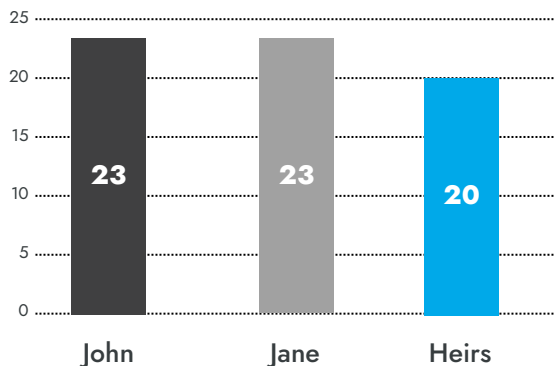
Families with the best culture know what matters to them, have clear expectations for each member of the family, can articulate their core values, and have a strong sense of identity and purpose.



All heir answers combined into one score

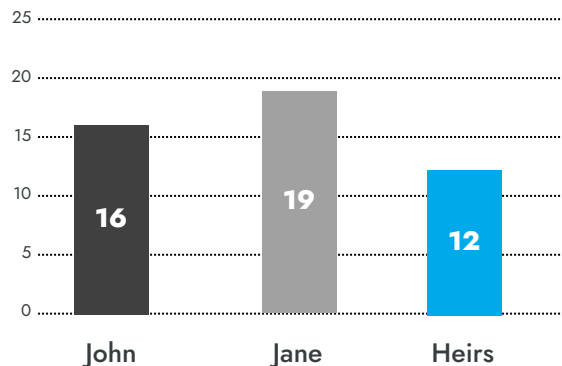
2 Cohesion

Families with the best culture have members who feel like an important part of the family, listen to each other, and treat each other with respect.



4 Impact

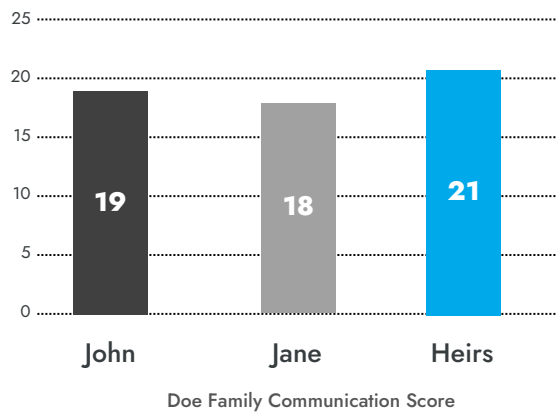
Families with the best culture are actively working towards individual and group goals, know how they want to make a difference in the world, and view themselves as a team.



COREculture™

Communication

Families with the best culture regularly engage in healthy communication, effectively deal with conflict, and allow family members to express themselves. The formula for communication is as follows:



On each page, note definition...

...and follow-up questions to help your clients address strengths and weaknesses

They are able to resolve conflicts more effectively, they allow others to express themselves so that everyone can be known and understood, and they clarify what needs to be known by the group.

Communication is the first pillar of culture-building and is one of the most powerful tools for anyone who wants to meaningfully affect the culture of their family or organization. Groups that regularly engage in healthy communication reap several benefits.

Respectful Sharing + Respectful Listening = Communication

Sharing takes what is inside of us and externalizes it, while listening is an investment of time and attention in another person. Both require a deep level of respect, and both require a high degree of humility. Effective communication is impossible without both of these elements. As Carlos Ruiz Zafón said, "Fools talk, cowards are silent, wise men listen."

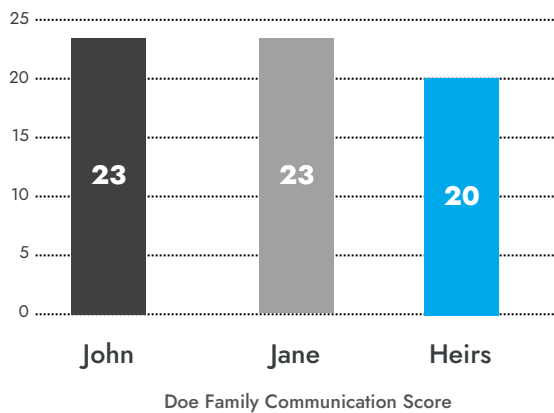
If you want to improve your communication skills, ask others in your family, workplace, or community the following questions (and, of course, listen to what they say):

1. What could I do to be a better communicator with you?
2. What makes you feel listened to or heard?
3. What are the best ways I could share my thoughts with you and hear your thoughts in return?
4. Is there something you'd like me to know, or is there something you would like me to share with you?

COREculture™

Cohesion

Families with the best culture have members who feel like an important part of the family, listen to each other, and treat each other with respect.



Help the family interpret their graph by asking questions. For example, John and Jane you indicate high cohesion scores:

“What made you rate them this way?”
 “The heirs' score is slightly lower; what might contribute to that?”

The next pillar of culture-building is cohesion. Cohesion is the sense, within a group, of being a united whole, or the movement toward creating such a unified whole. Groups that successfully connect have members who feel they are an important part of the group, who forge bonds with other members of the group, and who treat each other with respect.

The formula for cohesion is as follows:

Engaged Relationship + Clarity of Purpose = Cohesion

The difference between simply having a relationship and having a sense of cohesion is the addition of purpose. Unfortunately, too many families and organizations fail to add purpose to their relationships, which ultimately detracts from the impact of the group, as well as from the group's longevity.

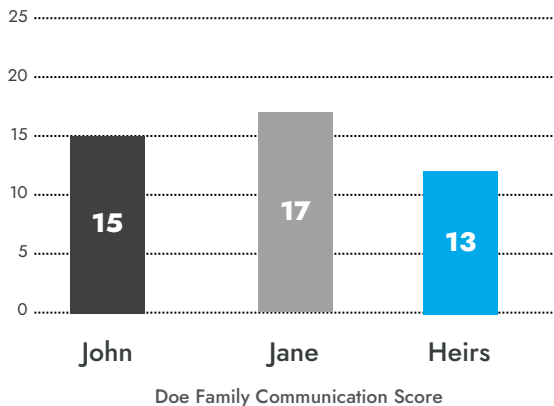
If you want to build a lasting sense of cohesion within your family, workplace, or community, think of the particular group you want to focus on, and ask yourself the following questions:

1. What experiences, values, or beliefs do we share?
2. If you can't think of any of the above, what new experiences could we share?
3. What common values could we identify?
4. Is there a shared task we could take on as a group or a shared goal we could work to achieve?

COREculture™

Identity

Families with the best culture know what matters to them, have clear expectations for each member of the family, can articulate their core values, and have a strong sense of identity and purpose.



While purpose can be a powerful tool for building cohesion, it can be accomplished only when there is clarity. Within the context of a group, clarity isn't about simply understanding yourself, but also entails understanding each person in the group and the group identity as well. That is why the third pillar of culture is identity. Like the overlapping section of a Venn diagram, group identity is the sweet spot in which the individual me of each person becomes an integral part of the collective we.

The formula for identity is as follows:

Knowing Who You Are + Knowing Who You Want to Be = Identity

Knowing who you are is definitional—what kind of person are you today, and what drives and motivates you. Knowing whom you want to be is aspirational. It is about whom you desire to be tomorrow. Taken together, these twin elements of identity provide both the map and the compass. For identity to infuse itself in the groups of which you are a part of, you will need to go through a questioning process on a collective basis.

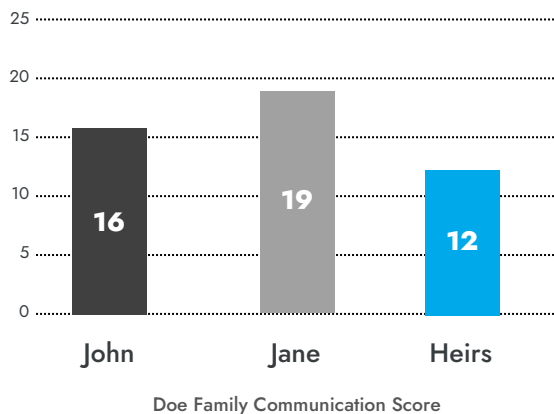
To start on the journey of discovering shared identity, again pick a group that you are a part of, and ask yourself the following:

1. Can my group articulate what we value and what we esteem?
2. Do we have a group identity and, if so, how would we describe it?
3. If we do have a group identity, is it the one we want?
4. What do we as a group aspire to be, and what difference do we want to make in the world?

COREculture™

Impact

Families with the best culture are actively working towards individual and group goals, know how they want to make a difference in the world, and view themselves as a team.



Groups that successfully develop and have a positive impact on the lives of those around them actively work toward meaningful goals and are able to articulate how they want to make a difference in the world. In fact, they view themselves as a team that has been assembled for that very purpose. While their ultimate aim may be unattainable, that doesn't mean they don't set out to accomplish specific objectives that advance their aspirations and collectively move the ball forward.

Amount of Investment + Clarity of Purpose = Impact

When thinking about the difference you want to make as an individual or group, be careful not to fall for the false notion that impact is optional. It isn't. We all make one, for better or worse, whether we intend to or not. We should never attempt to opt out of making an impact or delude ourselves into thinking we won't have one on others. Eventually we all become the predecessors of the future. Saying you inherited a mess and complaining about the problems dumped on you by others is just a way of ducking responsibility. Those people who change the world invariably see themselves as preparing to make an impact, not merely to accept one. We may not have the final say on what our actual mark will be, but that doesn't mean we can't be intentional about the type of mark we strive to have on others.

Here are some questions regarding impact for your group:

1. Is your group's desired impact tied to its identity?
2. Does each person in your group know the specific impact you want to make?
3. Is each person meaningfully engaged in working toward the desired impact or is that impact the vision of only one of a few members of the group?
4. Are there clear metrics for knowing whether or not your group is making the desired impact?

COREviews™

Views: Why it's Important?

How we experienced money as a child and how we acquired our wealth, has a tremendous impact on how we view the financial wealth that we possess today and what we plan to do with that wealth.

The objective with COREviews™ is to help start a conversation between couples so they can better understand themselves and each other as it relates to money and wealth, and in particular how to plan for the transfer of that wealth during life or at death.

Views: How To Take Action

If you are single, you can share this information with your financial team to give them a better understanding of where you are coming from.

If you are a couple, you can share this information with your financial team to give them a better understanding of where you are coming from.

Note: We have written prompts for discussing each question. You can find these in the Appendix of this report.

Make sure you share this with your financial team to give them a better understanding of who you are and your views on wealth.

Begin with their “money story” - how did their upbringing affect them?

**John Doe's
Answers**

**Jane Doe's
Answers**

How would you describe your financial condition growing up?	Lower Middle Class	Upper Middle Class
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How did you acquire your wealth?	Inheritance or Gifts, Employment, Entrepreneurship	Savings, Spouse
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Do you consider yourself financially wealthy? Why or why not?	Yes, I don't have to worry about my daily needs.	Yes, I have a comfortable lifestyle.
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What is money to you?	Money is a tool to create change.	Safety and security.
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If you have children: How do you view leaving an inheritance to your children?	An inheritance is an obligation I owe to my children	I have a strong desire to leave funds to my children but it's not an obligation
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These are often good conversation points

Look for potential areas of misalignment

Goal: point them out so clients can discuss

**John Doe's
Answers**

**Jane Doe's
Answers**

<p>Too much inherited wealth can be a real handicap to happiness:</p>	<p>Strongly Agree</p>	<p>Neutral</p>
<p>Any inheritance should be given over time so people can learn life lessons on some of the funds and not all:</p>	<p>Neutral</p>	<p>Neutral</p>
<p>In terms of a specific dollar amount, what would you consider to be the ideal amount of inheritance for an adult child to receive in today's dollars?</p>	<p>\$2,000,000</p>	<p>\$30,000</p>
<p>If your assets exceeded the amount of an ideal inheritance, what would you like to see done with any excess assets you have at death?</p>	<p>Used to increase the amount inherited by my children to be used as they see fit, Used for specific purposes on a multi-generational basis (education, home ownership, entrepreneurship, etc.)</p>	<p>To assist extended family members</p>

John Doe's Answers

Jane Doe's Answers

<p>If you have given financial gifts to adult children during your lifetime, how was that experience?</p>	<p>Good, I want to have better conversations with my kids about it.</p>	<p>Wonderful. I love helping our children.</p>
<p>What is your most treasured tangible possession and why?</p>	<p>Our vacation home. Lots of good memories.</p>	<p>My wedding ring.</p>
<p>If you could pass one lesson you have learned about financial wealth to your children or others, what would that be?</p>	<p>Self-control over the long haul is what it takes.</p>	<p>Live simply, but also make room to enjoy what you have.</p>
<p>If you could give \$100,000 today to one or more charities or causes, what charities or causes would you select?</p>	<p>Fostering and adoption</p>	<p>Cancer research</p>

See appendix for additional questions to help lead your conversation.

COREobstacles™

Point out the goal of this exercise:
Wealth transfer freedom

Obstacles: Why it's Important?

While it is critically important to understand your core values and the culture of your family, it's just as important to identify and address obstacles or roadblocks that potentially stand in your way. There are three potential roadblocks that, to the extent they exist within a family, must be addressed or they will impede effective wealth use today and wealth transfer in the future. Until you understand these roadblocks, you may only be dealing with symptoms and not solutions.

For these scores, the lower the better. Higher scores represent potential issues or concerns that may need to be addressed. Scores can range from a low of 4 to a high of 20. Scores are not intended for comparison to others but rather to help you spot potential areas for focus and can be tracked and measured over time.

On the Other Side of the Obstacles is Freedom

There are a lot of fears that can creep in when planning your legacy:

- Have we made enough to live the life we want?
- How do we talk about our legacy plans without creating expectations?
- Will an inheritance spoil our children by ruining their desire to fend for themselves?
- Will they tear themselves apart fighting or arguing over what they perceive as fair?
- Will our legacy continue after we die, or will it end with us because we didn't prepare our heirs well enough?

When fears are driving your decision-making, you're unlikely to be making the best decisions for yourself or your heirs. Instead, we want you to reach a place of "Wealth Transfer Freedom."

Wealth transfer freedom is when you have a successive generation that is so self-reliant, self-sufficient, productive and mature that they don't need any of your wealth — while at the same time they're so intentioned, directed, and purposed that you would be comfortable leaving all of your wealth to them. It is a condition where regret, worry, and paralysis have little to no impact on your planning.

As you address your obstacles head-on, you will notice your regrets, paralysis, and worries begin to be replaced by hope, confidence, and the peace-of-mind that you've done everything you can to ensure your heirs are set up to inherit not just your finances, but your legacy — and they have the know-how to grow it with each successive generation.

FREEDOM: A Transcendent Integration

Timeline: A perspective that is transcendent of past, present, and future.

Manifestation: Trust and belief.

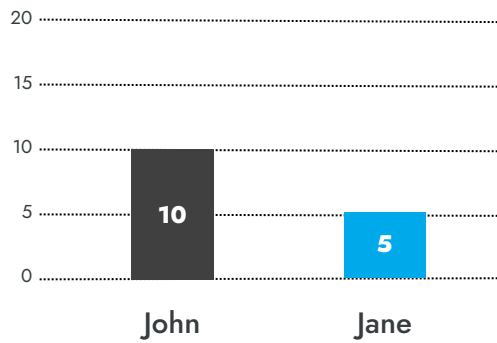
Example: "I believe my kids would be fine if I left them anything or even if I left them nothing."

Potential Result: Relational not structural.

COREobstacles™

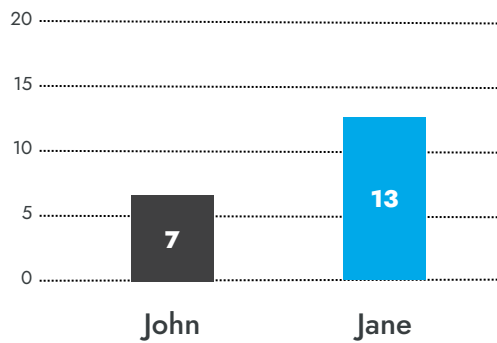
Three Primary Roadblocks

1 Regret - Mistakes of the Past



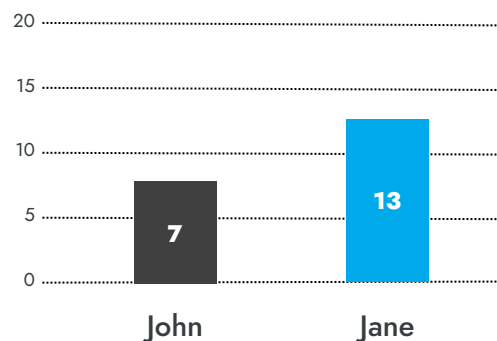
We all have things we'd do differently. Are you making decisions out of these regrets or moving through them?

2 Paralysis - A Hidden Present



Do you have the tools you need?

3 Worry - An Unknown Future



What keeps you up at night?

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Roadblocks To Effective Wealth Transfer

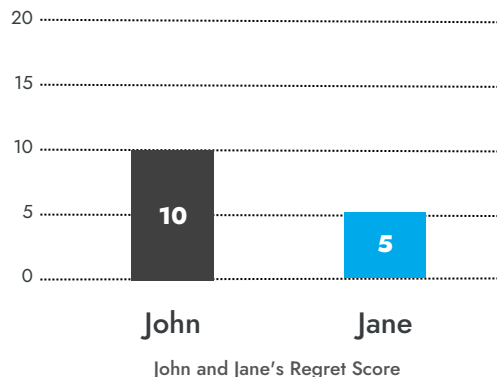
REGRET – Mistakes of the Past

Timeline: A perceived past where we think we've failed.

Manifestation: Indulgence and lack of expectation.

Example: "I owe this to them because I was too focused on work and wasn't there for them."

Potential Result: Dependent trust fund babies.



OBSTACLES: How to Reduce Regret

Everyone has regrets—especially when it comes to finances. Regret can often impact how we deal with others without us even realizing it.

Here are some things to consider if regret is an obstacle that is holding you back:

- Ask yourself if you are stuck in your regret. Does it impact the decisions you are making today?
- Spend time identifying exactly what your regrets are. The more specific, the better. This will help you with the next step...
- Take responsibility. This may be as simple as a sincere apology. Or it could involve some restitution for wrongdoings of the past. It's important that you don't take responsibility with an expectation of getting something in return. (ie: "I said I'm sorry, but she doesn't forgive me!") This is simply an opportunity for you to do your part to right the wrongs of the past regardless of how others respond.
- Express any emotions you have around your regret in an appropriate time and place. Suppressing feelings of regret often intensifies them. Acknowledge your mistakes and your humanity without judgment.
- Reframe your regrets as lessons. What do your regrets have to teach you about what matters most to you? Use those answers to guide future decisions. Professional counseling and honest communication might be effective tools for reducing or eliminating the shadow of regret if you are having a hard time leaving it in the past.

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What strengths might one person have that can help the other?

Roadblocks To Effective Wealth Transfer

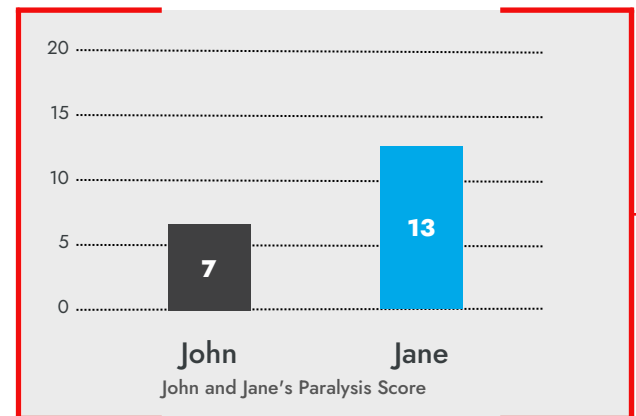
PARALYSIS – A Hidden Present

Timeline: A perceived present where we feel as though we are failing.

Manifestation: Silence and avoidance.

Example: “I don’t want to talk about any of this with my kids.”

Potential Result: Disconnection and inauthenticity that could lead to inaction.



Paralysis occurs among people who struggle with the pressure, expectations, and general overwhelming feelings that can come with a large amount of wealth. In other words, these are people who know how to become wealthy, but they don’t know how to be wealthy, and they especially don’t know how to communicate about wealth with their family.

OBSTACLES: How to Reduce Paralysis

It is normal to shut down and avoid confronting big problems when you’re feeling overwhelmed, unprepared, or confronted with big decisions — especially if there’s no clear path forward.

One way to reduce paralysis when addressing issues of inheritance or estate planning is to begin answering these three questions on behalf of your heirs:

1. What can I expect in being part of this family?
2. What should I not expect?
3. What is expected of me?

Powerful planning + decision-making questions

These questions will help you start having conversations that don’t necessarily involve balance sheets.

As you come up with answers, spend time sharing them with your family. Think of resources or tools you can offer them (or seek out yourself) to ensure everyone is prepared — then set a goal and due date to get these tools and education.

NOTE: Avoiding conversations can cause additional conflict long-term. Obstacles can only be overcome when met head-on.

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Roadblocks To Effective Wealth Transfer

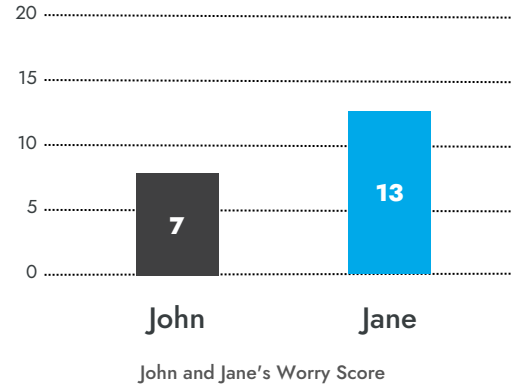
WORRY – An Unknown Future

Timeline: A perceived future where we see failure.

Manifestation: Control and manipulation.

Example: “How will this destroy our children?”

Potential Result: Control them because we don’t believe they can do it, or you alternately consider giving all of your money away to charity to avoid the concerns.



OBSTACLES: How to Reduce Worry

When it comes to legacy planning conversations, worry often stems from concerns that heirs are unprepared or uninformed when it comes to financial literacy, business experience, or clearly understanding your values, goals and objectives for your family.

If you have high “Worry” scores, you might feel like you’re caught in a 2-choice dilemma: Do I potentially ruin my kids by giving them an inheritance they’re unprepared for, or do I disinherit them by giving everything to charity?

Spend time considering how your worry shows up in your relationships. Are there valid experiences from your past that legitimize these worries? Or are they irrational fears that could be addressed with a conversation, or some education?

What would it look like to you for your children to be ready to manage wealth? When you have that answer, give these resources to your heirs so they will be prepared.

Spend time talking to your family (or a therapist) about your worries and create a plan to alleviate your concerns. You might want to provide successive generations with financial literacy programs, or create opportunities for family members to co-invest or co-engage with parents or grandparents on wealth management.

Your financial advisor or estate planner may also have some valuable resources to recommend.

COREpriorities™

■ Priorities: Why it's Important?

While it's true that we can do almost anything in life, it's equally true that we cannot do everything. COREpriorities™ allow you to identify the top 10 areas that you would like to see meaningful improvement in your life and/or the lives of your family over the course of the next 12 months.

Review the list and see what you have in common and what is unique in each of your lists. Then consider identifying 2-3 items on the list that you would like to focus on over the course of the next year and the actionable steps you could take to address these identified areas.

■ Priorities: How You Can Take Action?

The **Time/Treasure/Talents** activity found below is an impactful way to help you start making progress on your priorities. Here's how it works:

Pick the top 3 priorities on your list. Spend time considering how you can use your Time, Treasure (money), and Talents to engage to make progress towards your goals.

Does your spouse or a family member have additional Time, Treasure, or Talents they can invest to help accomplish these goals?

Spend time as a family discussing the goals and how you can best invest your Time, Talents, and Treasure (your most valuable resources) in the coming year.

Be sure to schedule your goal and make it something measurable so you know you were able to meet your goals.

Priority	Time	Treasure	Talents

Help make priorities tangible

Note where priorities overlap + where they differ

COREpriorities™

John and Jane's Top 5 Shared Priorities

- Life Purpose/Vision
- Financial Literacy
- Conflict Resolution
- Preparing the Next Generation
- Business Succession Planning

What can you do to achieve 1 or 2 priorities?

John Doe Top 10 Priorities

- Business Succession Planning
- Estate Planning
- Capturing Family History
- Life Purpose/Vision
- Dealing with Dependence/Addiction Issues
- Conflict Resolution
- Preparing the Next Generation
- Family Communication
- Financial Literacy
- Family Cohesion

Jane Doe Top 10 Priorities

- Financial Literacy
- Intentional Fun
- Life Purpose/Vision
- Preparing the Next Generation
- Conflict Resolution
- Family Communication
- Family Cohesion
- Engaged Philanthropy
- Health and Wellbeing
- Business Succession Planning

How can I help?

Notes:

APPENDIX | Dig Deeper

The following resources will help you learn even more from your reports.

"Knowing others is intelligence; knowing yourself is true wisdom."

—Lao Tzu

Appendix Introduction

The following pages contain ideas, explanations, and questions designed to help you dig deeper into your COREreport. You'll find:

- Complete explanations of the COREvalues™ Quadrants and COREstyles™ information.
- Detailed information about the COREvalues™ heatmap, including family discussion questions.
- Next-step questions to maximize your COREviews™ report.

But the appendix begins with personalized suggestions for how to allocate resources to advance and foster the unique shared values of your family.

How do we make our family's shared values measurable?

In these first pages, you will see recommendations for resourcing what you value. While not intended to be all-encompassing, these alignment recommendations provide ideas for ways to direct financial support and other resources toward the expression of your shared values.

On the left side of each page you will see a list of your family shared values. On the right side is an explanation of one way to strategically reserve those values.

Each recommendation is **focused on one or more of your family's shared values**, helping you to infuse these values into your estate and financial planning.

Additionally, these recommendations can serve as a guide for thinking through how to spend and allocate your time and talents – in addition to your treasure!

Enjoy looking through these suggestions as a family, making notes of the tangible ways you can incorporate your shared values into financial plans and family activity plans.

Use the appendix for further information and tangible ways to utilize results.

For more tools to help your clients, consider using the resource worksheets we've made:

- 1) Creating a family mission statement
- 2) Adding COREvalues to your trust

COREvalues™

Shared Core Values

Connection
Knowledge
Wisdom

Options for Resourcing Shared Core Values

Business Ventures: Fostering and encouraging entrepreneurship and business ventures can advance many different values, in addition to supporting self-reliance, self-sufficiency, and community impact. Supporting business ventures could include providing low cost or no cost loans, direct investments in family-owned businesses, or providing educational or professional resources and assistance. It could also include providing important business experience and acumen. Finally, investments in businesses owned by family members can provide valuable learning experiences for the family as a whole, potential employment opportunities, as well as possibilities for collaboration and shared investment.

Notes:

COREvalues™

Shared Core Values

Connection
Wisdom
Loyalty

Options for Resourcing Shared Core Values

Charitable Giving: Generosity can be one of the most impactful uses for wealth as well as a powerful tool for creating meaningful and lasting relationships within families. Beyond merely making positive impacts in the lives of others, philanthropy can help bridge generations who may otherwise have very different goals, values, and beliefs. Generous families tend to be happier and more engaged with each other and their communities. Supporting charitable giving could include providing funds for engaging in charitable service, matching the contributions of family members, or allocating a portion of the annual income earned by an established trust to be directed to charitable causes.

Notes:

COREvalues™

Shared Core Values

Connection
Wisdom
Loyalty

Options for Resourcing Shared Core Values

Legacy Property: For some families, the beach house, ranch property, cabin, or other getaway carries significant personal interest and becomes synonymous with family, connection, and cohesion. Accordingly, some families will set aside funds to hold, manage and operate such property for use by the family. They will often provide provisions for its management so that the property may be used by successive generations as a retreat and place to gather with immediate or extended family.

Notes:

COREvalues™

Shared Core Values

Knowledge
Wisdom

Options for Resourcing Shared Core Values

Education & Enrichment: In many ways, education is the quintessential form of wealth transfer because it encompasses and encapsulates so many of the most powerful elements of wealth itself: Self-reliance, empowerment, personal engagement, opportunity, impact, and growth. Education provides opportunities to express many different values and allows individuals to explore their own unique passions, skills, and abilities and to engage with the world around them. It also becomes one of the most powerful tools for successive generations to create and maintain their own wealth and provide for their families. Supporting education could include education at any level (K-12, College, Graduate) as well as providing for all or a portion of the related costs of education like room, board, books, and travel.

Notes:

COREvalues™

Shared Core Values

Connection
Loyalty

Options for Resourcing Shared Core Values

Emergency Needs: Life can be unpredictable. Emergencies can and do happen. An emergency, by definition, cannot be anticipated and therefore emergencies can be hard to plan for. Also, emergencies can be subjective; individual definitions of what constitutes an emergency may likely vary. While every specific scenario can't be planned for, the concept of an event causing value-of-life issues for loved ones can and should be anticipated. First, determine what constitutes an emergency within the family. While a health issue requiring emergency medical care may be a valid emergency in which family assets could be devoted to assist, a family member who is unable to pay their credit card bill may not be considered an "emergency" under the family's core values. Once specific factors constituting an emergency have been established, the family needs to decide how they will react to that need. The goal of providing this type of assistance does not typically include provision for entitlement issues or outcomes stemming from irresponsibility but rather the desire to make sure loved ones are not needlessly suffering.

Notes:

COREvalues™

Shared Core Values

Connection Knowledge

Options for Resourcing Shared Core Values

Health: Health affects all other aspects of a person’s life: the ability to work, to be productive, and to enjoy one’s life and resources. It affects a person’s love relationships, emotional and mental fitness, and one’s overall quality of life. Families often find activities related to health and wellness to be connection building. Physical activities like biking together, hiking, etc., can help build memories and experiences which assist in ingraining the importance of maintaining physical health for a lifetime, helping to establish that as a lifestyle for future generations. Nutrition, a healthy approach to eating, is another life lesson that will serve family members throughout their lives. Some families have various emotional or mental health issues that are experienced at an individual or collective level. Family counseling or other methods of healing may be engaged so the family can function at its optimum.

Notes:

COREvalues™

Artistic Quadrant

People in the Artistic Quadrant tend to think outside of the box and admire originality. They are drawn toward metaphors, allegories, and symbolic ways of communicating concepts and ideas. They are driven to make something out of nothing and to leave the world enriched by their work.

Their minds may be “messier” than those of people who are more logically oriented. Part of this may be due to the fact that their unconscious minds are often hard at work finding creative solutions to problems. Artistic people are curious and love new experiences, new points of view, and new ways of seeing things. They often “connect the dots” in ways that others do not.

People in the Artistic Quadrant tend to be more dynamic in both their thinking and actions (Dynamic Motion).

The defining question of those in the Artistic Quadrant:

IS IT ENGAGING ?

COREvalues™

Productive Quadrant

Those who are in the Productive Quadrant are results-oriented and tend to look for ways to demonstrate or measure outcomes. They pride themselves on the slow, steady discipline that accomplishes great things. They are self-disciplined and independent; they don't need the crack of the whip to keep them on task.

Productive people are self-correcting. They take criticism constructively and apply it. They pay attention to their own processes and try to refine them in order to be at their most productive.

People in the Productive Quadrant tend to be more dynamic in their thinking and resolute in their actions (Resolute Motion).

The defining question of those in the Productive Quadrant:

IS IT OPTIMAL ?

COREvalues™

Inspired Quadrant

Individuals in the Inspired Quadrant desire a world as it should be, and they work to achieve that ideal. They want to leave the world a better place than they found it.

Those in the Inspired Quadrant are often spiritually driven. They are attracted to the transcendent – those qualities that are eternal and bigger than the individual. They believe that life has a purpose higher than mere survival and that each human being has a purpose and a destiny to unlock. They have the courage to stand alone if necessary.

People in the Inspired Quadrant tend to be more resolute in their thinking and dynamic in their actions (Dynamic Mind).

The defining question of those in the Inspired Quadrant:

IS IT IDEAL ?

COREvalues™

Ethical Quadrant

The Ethical Quadrant is comprised of those who are driven by doing the right thing. They act on principle and are guided by ethics and morality. They believe in shining a light on injustice and are driven to fight for those who cannot fight or speak for themselves.

For those in the Ethical Quadrant, their word is their bond. They are honest, even when it costs them personally to be so. They do the right thing even when no one is looking and do not take credit for other people's work. Ethical people regard trust as one of the most important factors in human relationships.

People in the Ethical Quadrant tend to be more resolute in both their thinking and their actions (Resolute Mind).

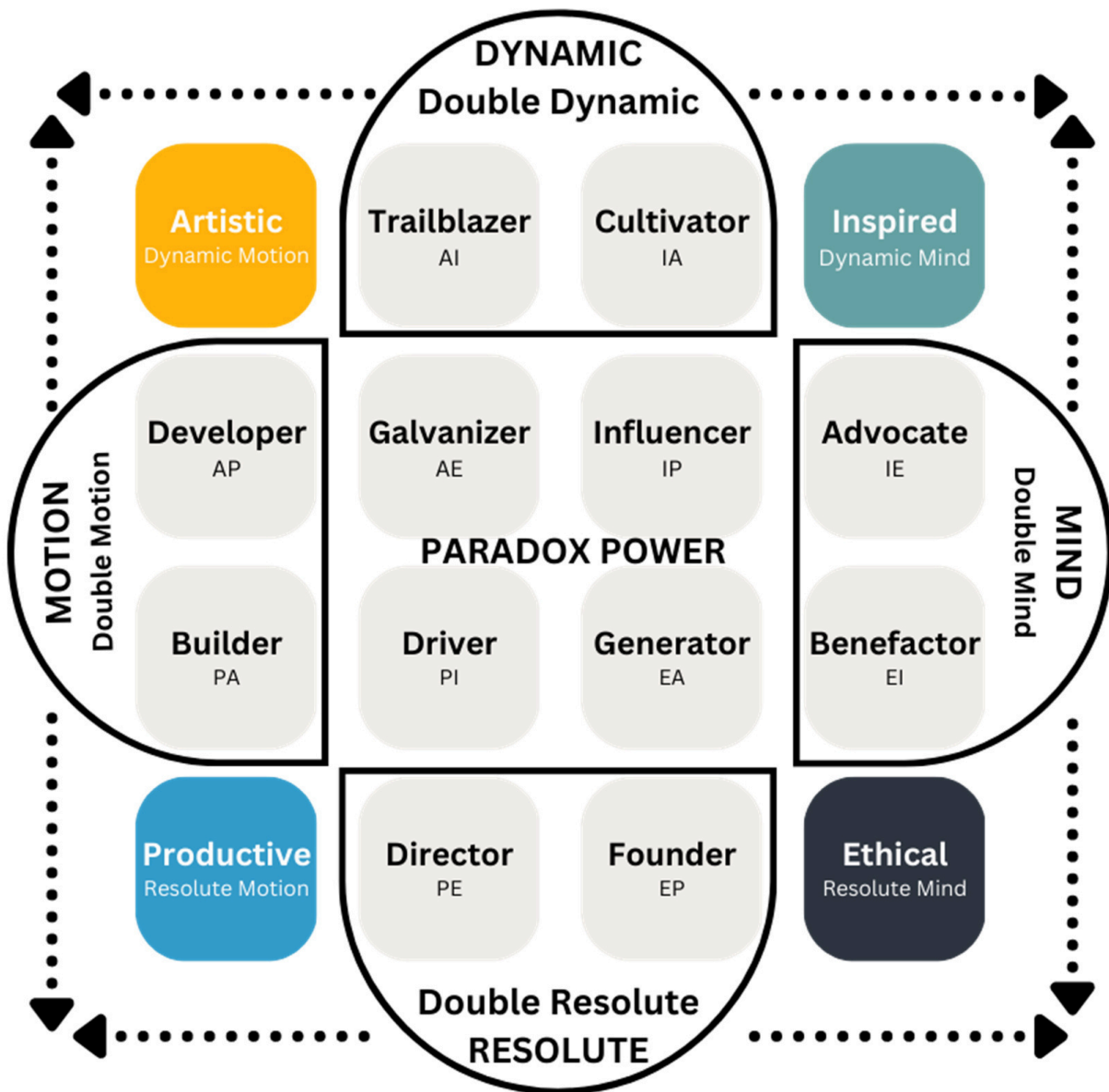
The defining question of those in the Ethical Quadrant:

IS IT RIGHT ?

COREvalues™

12 CoreStyles™

Based on the online survey you took, you identified different Core Values which are found within the four Quadrants. Your top 2 quadrants are based on the values you chose. Whichever quadrant gets your highest score is primary, the next highest is your secondary and together they make your QUADRANT BLEND. So, for example, if your answers to the survey place you primarily in the Artistic Quadrant and secondarily in the Inspired Quadrant, then you would be a Trailblazer (AI).



Heatmap: Why it's Important?

Each individual's values both complement and contrast with other members of your family or group. Your family heatmap is a visual display of this dynamic. As you'll recall, your unique combination of core values is associated with a COREstyle™ (see the bottom of each COREvalues™ page). Your shared family values also created a COREstyle™.

The heatmap gives a quick view of your unity and diversity. Your unity helps you find common ground. Your diversity allows you to complement each others weaknesses.

To best understand the heatmap, consider that people under each quadrant tend to start their thoughts with the same qualifying question. Below, we have the qualifying question for each quadrant, as well as an illustration for each unique COREstyle™.

Artistic Quadrant: What do I find the most engaging in life?

- Trailblazers like action and change. They want to passionately engage others in achieving an ideal goal.
- Galvanizers balance engaging others and embracing principles. They tend to blend action with thought and are willing to make decisions to incorporate change.
- Developers prefer to focus on action as they engage others in optimizing experiences. They are willing to change to hit just the right engaging process.

Inspired Quadrant: What is the ideal in this circumstance and how can I achieve them all at once?

- Cultivators like to think about change, especially change that achieves an ideal. They embrace the ideal and engage those around them to embrace it as well.
- Influencers balance achieving the ideal with a structured, measurable process. They tend to act on their thoughts, embracing change while making clear decisions.
- Advocates think through the changes needed to achieve an ideal goal. They want to achieve an ideal while considering what is good, right, and best in the situation.

Ethical Quadrant: What is good and right in this situation?

- Benefactors are thoughtful about principles of good and right, and they desire to use these principles to achieve an ideal. They are comfortable making decisions.
- Generator rely on a set of principles to engage the world around them. They balance thought with action, and decisiveness with change.
- Founders are thoughtful and decisive about what is good and right, and they use these principles to optimize experiences. They like ideas and plans.

Productive Quadrant: How can I optimize or measure this experience?

- Directors are decisive about plans and processes and are comfortable acting on them. They desire to optimize circumstances, based on a clear set of principles.
- Drivers thrive in the tension between achieving an ideal and maximizing a process. They can act decisively and balance a need for change with a need for mindfulness.
- Builders rely on measurables to engage the world around them. They optimize a situation to engage others through action and decision-making.

Look at the heatmap and COREstyle™ illustrations and discuss your family's similarities and differences.

- In what ways does your diversity benefit your family?
- In what ways do your similarities benefit your family?
- Does the heatmap help you understand your family dynamics?

COREviews™

Views: How Can You Take Action?

Use the questions below to help facilitate meaningful conversations from your COREviews™ report:

How would you describe your financial condition growing up?

- In what ways did we have a similar financial upbringing?
- Have the differences in our upbringing affected how we view money as a couple?

How did you acquire your wealth?

- What is our story of how we acquired our wealth?
- What would we do the same? What might we do differently?

Do you consider yourself financially wealthy? Why or why not?

- How do we feel about this question? If it was hard to answer, why?

What is money to you?

- What experiences have led us to see money this way?

If you have children: How do you view leaving an inheritance to your children?

- What leads us to choose this response?
- Where are we similar in our answers? Where are we different?

Too much inherited wealth can be a real handicap to happiness:

- What leads us to choose this response?
- Do we have these concerns for our children?

Any inheritance should be given over time so people can learn life lessons on some of the funds and not all:

- What leads us to choose this response?
- How do we think our children will handle an inheritance?

If your assets exceeded the amount of an ideal inheritance, what would you like to see done with any excess assets you have at death?

- How might we specifically carry out our chosen response?

If you have given financial gifts to adult children during your lifetime, how was that experience?

What is your most treasured tangible possession and why?

- Given the past response, what are our goals in helping our children financially?
- What things should we do differently?
- What things should we do the same?
- Great time for listening and reminiscing!

If you could pass one lesson you have learned about financial wealth to your children or others, what would that be?

- Have we shared these lessons with your family? Why or why not?
- How might we pass on these lessons to our family?

If you could give \$100,000 today to one or more charities or causes, what charities or causes would you select?

- How can we find ways to tangibly help with these causes/charities now?



COREvalues™ COREculture™ COREviews™
COREobstacles™ COREpriorities™



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